

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
CAMDEN VICINAGE DIVISION**

In re:

TRICIA L. POSEY

Debtor(s)

Case No. 20-16321-JNP

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Andrew B. Finberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/07/2020.
- 2) The plan was confirmed on 07/15/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/03/2021, 09/13/2023, 09/13/2023, 02/06/2025.
- 5) The case was Completed on 03/18/2025.
- 6) Number of months from filing to last payment: 58.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,250.00.
- 10) Amount of unsecured claims discharged without payment: \$33,328.66.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$76,270.33
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$76,270.33**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,850.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,962.68
Other	\$1,488.00

TOTAL EXPENSES OF ADMINISTRATION: **\$14,300.68**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABSOLUTE RESOLUTIONS INVESTME	Unsecured	4,000.00	NA	NA	0.00	0.00
ADINOLFI, MOLOTSKY, BURICK & FA	Unsecured	2,000.00	NA	NA	0.00	0.00
ASHLEY FUNDING SERVICES, LLC	Unsecured	100.00	88.28	88.28	0.00	0.00
BANK OF AMERICA	Secured	NA	NA	NA	0.00	0.00
CARRINGTON MORTGAGE SERVICES	Secured	180,000.00	203,405.82	51,529.89	51,529.89	0.00
CARRINGTON MORTGAGE SERVICES	Secured	NA	10,439.76	10,439.76	10,439.76	0.00
DIRECTV, LLC	Unsecured	200.00	NA	NA	0.00	0.00
KML LAW GROUP	Secured	NA	NA	NA	0.00	0.00
LAW OFFICE OF WARREN JONES, JR.	Secured	NA	NA	NA	0.00	0.00
NEMOURS NJ PHYSICIAN PRACTICE	Unsecured	800.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Secured	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Secured	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	19,594.38	19,594.38	0.00	0.00
PRESSLER, FELT & WARSHAW	Unsecured	NA	NA	NA	0.00	0.00
QUANTUM3 GROUP, LLC	Unsecured	NA	NA	NA	0.00	0.00
SOUTH JERSEY GAS COMPANY	Unsecured	1,900.00	NA	NA	0.00	0.00
TIMOTHY HAGGERTY, ESQUIRE	Unsecured	4,800.00	4,746.00	4,746.00	0.00	0.00
US DEPT. OF HUD	Secured	62,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$61,969.65	\$61,969.65	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$61,969.65	\$61,969.65	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$24,428.66	\$0.00	\$0.00

Disbursements:			
Expenses of Administration	<u>\$14,300.68</u>		
Disbursements to Creditors	<u>\$61,969.65</u>		
TOTAL DISBURSEMENTS :			<u>\$76,270.33</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/16/2025

By: /s/ Andrew B. Finberg

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.